WHAT IS CLAIMED IS:

1. Software stored on a computer-readable storage medium at a user station, comprising:

an online service selector function that enables a user at the user station to select any one of a plurality of available online service providers; and,

a communications function that establishes a communication link between the user station and the selected one of the available online service providers.

2. The software as set forth in Claim 1, further comprising a set of translators and protocol drivers that facilitate establishment of the communication link between the user station and the selected one of the online service providers.

3. The software as set forth in Claim 1, further comprising a protocol translation function that facilitates establishment of the communication link between the user station and the selected one of the online service providers.

4. The software as set forth in Claim 1, further comprising an application programming interface that interconnects the online service selector function and the communications function.

5. The software as set forth in Claim 1, further comprising a data transport function that effectuates data transfers between the user station and the selected one of the online service providers via the established communication link.

6. The software as set forth in Claim 1, wherein the data transport function uses an object manifest to effectuate data transfers.

7. The software as set forth in Claim 6, further comprising an application programming interface through which the object manifest can be modified.

8. The software as set forth in Claim 7, wherein the application programming interface interconnects the data transfer function and a higher-level software entity that can be invoked to modify the object manifest.

9. The software as set forth in Claim 7, wherein the application programming interface interconnects the data transfer function and a high-level user interface that enables the user at the user station to modify the object manifest.

10. The software as set forth in Claim 1, further comprising a generic user interface function that is not dependent upon which of the available online service providers is selected by the user.

11. The software as set forth in Claim 10, further comprising an application programming interface that interconnects the generic user interface function and the communications function.

12. The software as set forth in Claim 5, further comprising a user interface function that enables the user to submit functional requests to the selected online service provider.

13. The software as set forth in Claim 12, wherein the user interface function presents the user with a generic user interface that is not dependent upon which of the available online service providers is selected by the user.

14. The software as set forth in Claim 13, further comprising an application programming interface that interconnects the generic user interface function and the data transport function.

15. The software as set forth in Claim 13, further comprising a set of translators and protocol drivers that facilitate communication of the user's functional requests to the selected one of the online service providers using that online service provider's proprietary protocol.

16. The software as set forth in Claim 13, further comprising a protocol translation function that facilitates communication of the user's functional requests to the selected one of the online service providers using that online service provider's proprietary protocol.

17. The software as set forth in Claim 1, further comprising a user interface function that presents the user with a customized user interface for each different online service provider.

18. The software as set forth in Claim 1, wherein the online service selector function presents the user with a list of the available online service providers.

19. The software as set forth in Claim 1, wherein the user station is configured for communications with a multiplicity of independently-operated data sources via a non-proprietary network, and further comprises a data transport function that effectuates data transfers between the user station and a selected one of the independently-operated data sources via the non-proprietary network.

20. The software as set forth in Claim 19, wherein the non-proprietary network comprises the Internet.

21. Software stored on a computer-readable storage medium at a user station, comprising:

an interface function that enables a user at the user station to access any one of a plurality of available online service providers; and,

a communications function that establishes a communication link between the user station and any selected one of the available online service providers.

22. The software as set forth in Claim 21, further comprising a set of translators and protocol drivers that facilitate establishment of the communication link between the user station and the selected one of the online service providers.

23. The software as set forth in Claim 21, further comprising a protocol translation function that facilitates establishment of the communication link between the user station and the selected one of the online service providers.

24. The software as set forth in Claim 21, further comprising an application programming interface that interconnects the interface function and the communications function.

25. The software as set forth in Claim 21, further comprising a data transport function that effectuates data transfers between the user station and the selected one of the online service providers via the established communication link.

26. The software as set forth in Claim 21, wherein the data transport function uses an object manifest to effectuate data transfers.

27. The software as set forth in Claim 26, further comprising an application programming interface through which the object manifest can be modified.

28. The software as set forth in Claim 27, wherein the application programming interface interconnects the data transfer function and a higher-level software entity that can be invoked to modify the object manifest.

29. The software as set forth in Claim 27, wherein the application programming interface interconnects the data transfer function and a high-level user interface that enables the user at the user station to modify the object manifest.

30. The software as set forth in Claim 21, further comprising a generic user interface function that is not dependent upon which of the available online service providers is selected by the user.

31. The software as set forth in Claim 30, further comprising an application programming interface that interconnects the generic user interface function and the communications function.

32. The software as set forth in Claim 25, further comprising a user interface function that enables the user to submit functional requests to the selected online service provider.

33. The software as set forth in Claim 21, wherein the interface function presents the user with a generic user interface that is not dependent upon which of the available online service providers is selected by the user.

34. The software as set forth in Claim 33, further comprising a set of translators and protocol drivers that facilitate communication of the user's functional requests to the selected one of the online service providers using that online service provider's proprietary protocol.

35. The software as set forth in Claim 33, further comprising a protocol translation function that facilitates communication of the user's functional requests to the selected one of the online service providers using that online service provider's proprietary protocol.

36. The software as set forth in Claim 21, wherein the interface function presents the user with a customized graphical user interface for each different online service provider.

37. The software as set forth in Claim 21, wherein the user station is configured for communications with a multiplicity of independently-operated data sources via a non-proprietary network, and further comprises a data transport function that effectuates data transfers between the user station and a selected one of the independently-operated data sources via the non-proprietary network.

38. The software as set forth in Claim 37, wherein the non-proprietary network comprises

the Internet.

39. The software as set forth in Claim 21, further comprising a user interface function that enables a user at the user station to select one of a plurality of available network communications mechanisms, wherein the communications function establishes the communication link between the user station and the selected online service provider using the selected one of the network communications mechanisms.

40. The software as set forth in Claim 39, wherein the plurality of network communications mechanisms includes at least direct dial and data network dial mechanisms.

41. A method for operating a user station, comprising:

enabling a user at the user station to select any one of a plurality of available online service providers; and,

establishing a communication link between the user station and the selected one of the available online service providers.

42. The method as set forth in Claim 41, wherein the establishing the communication link is performed using a set of translators and protocol drivers.

43. The method as set forth in Claim 41, wherein the establishing the communication link is performed using a protocol translation function.

44. The method as set forth in Claim 41, further comprising transferring data between the user station and the selected one of the online service providers via the established communication link.

45. The method as set forth in Claim 41, further comprising transferring data between the

user station and the selected one of the online service providers via the established communication link in accordance with an object manifest.

46. The method as set forth in Claim 45, further comprising modifying the object manifest through an application programming interface.

47. The method as set forth in Claim 41, further comprising providing a user interface that enables the user to submit functional requests to the selected online service provider.

48. The method as set forth in Claim 47, wherein the user interface comprises a generic user interface that is not dependent upon which of the available online service providers is selected by the user.

49. The method as set forth in Claim 48, wherein the user interface comprises a generic user interface that is not dependent upon which of the available online service providers is selected by the user.

50. The method as set forth in Claim 48, further comprising using a set of translators and protocol drivers to translate the user's functional requests to the selected online service provider's proprietary protocol.

51. The method as set forth in Claim 48, further comprising using a protocol translation function to facilitate communication of the user's functional requests to the selected one of the online service providers using that online service provider's proprietary protocol.

52. The method as set forth in Claim 41, further comprising providing a user interface that is customized for each different online service provider.

53. The method as set forth in Claim 41, further comprising providing a user interface that presents the user with a list of the available online service providers to select from.

54. The method as set forth in Claim 41, wherein the user station is configured for communications with a multiplicity of independently-operated data sources via a non-proprietary network, and the method further comprises transferring data between the user station and a selected one of the independently-operated data sources via the non-proprietary network.

55. The method as set forth in Claim 54, wherein the non-proprietary network comprises the Internet.

56. A method for operating a user station, comprising:

providing an interface that enables a user at the user station to access any one of a plurality of available online service providers; and,

establishing a communication link between the user station and any selected one of the available online service providers.

57. The method as set forth in Claim 56, wherein the establishing the communication link is performed using a set of translators and protocol drivers.

58. The method as set forth in Claim 56, wherein the establishing the communication link is performed using a protocol translation function.

59. The method as set forth in Claim 56, further comprising transferring data between the user station and the selected one of the online service providers via the established communication link.

60. The method as set forth in Claim 56, further comprising transferring data between the

user station and the selected one of the online service providers via the established communication link in accordance with an object manifest.

61. The method as set forth in Claim 60, further comprising modifying the object manifest through an application programming interface.

62. The method as set forth in Claim 56, further comprising providing a user interface that enables the user to submit functional requests to the selected online service provider.

63. The method as set forth in Claim 62, wherein the user interface comprises a generic user interface that is not dependent upon which of the available online service providers is selected by the user.

64. The method as set forth in Claim 62, further comprising using a set of translators and protocol drivers to translate the user's functional requests to the selected online service provider's proprietary protocol.

65. The method as set forth in Claim 62, further comprising using a protocol translation function to facilitate communication of the user's functional requests to the selected one of the online service providers using that online service provider's proprietary protocol.

66. The method as set forth in Claim 56, wherein the interface presents the user with a customized graphical user interface for each different online service provider.

67. The method as set forth in Claim 56, wherein the user station is configured for communications with a multiplicity of independently-operated data sources via a non-proprietary network, and the method further comprises transferring data between the user station and a selected one of the independently-operated data sources via the non-proprietary network.

68. The method as set forth in Claim 67, wherein the non-proprietary network comprises the Internet.

69. The method as set forth in Claim 56, further comprising providing a user interface that enables a user at the user station to select one of a plurality of available network communications mechanisms, wherein the communication link between the user station and the selected online service provider is established using the selected one of the network communications mechanisms.